B1 (Official Form 1)(4/10)								
	States Bankı thern District						Voluntary	Petition
Name of Debtor (if individual, enter Last, First Sutherland, Jerry Lee	, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle): Sutherland, Rhonda Gay					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Toint Debtor in the trade names):	ne last 8 years	
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all) xxx-xx-6370	ayer I.D. (ITIN) No./(Complete EIN	(if more	our digits of than one, state	all)	· Individual-Tax _l	payer I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City, 1516 Newford Road Seymour, IN	_	ZIP Code	151	Address of 6 Newformour, IN	rd Road	(No. and Street	City, and State):	ZIP Code
County of Residence or of the Principal Place of Jackson		47274	I .	y of Reside kson	nce or of the	Principal Place	of Business:	47274
Mailing Address of Debtor (if different from str	eet address):	ZIP Code	Mailin	g Address	of Joint Debt	or (if different fi	rom street address)): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r		<u> </u>					
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Bre ☐ Clearing Bank ☐ Other ☐ Tax-Exe	eal Estate as de 101 (51B) oker mpt Entity a, if applicable) exempt organiof the United S	ization States	defined "incurr	the Her 7 er 9 er 11 er 12 er 13 er primarily collin 11 U.S.C. § ed by an indivi	Petition is Filed Chapped of a F Chapped of a F Nature of (Check on onsumer debts,	e box) Deb busi	Recognition eeding Recognition
Filing Fee (Check one box Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considerate debtor is unable to pay fee except in installments. Form 3A. Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerate.	o individuals only). Must ion certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	t Check if:	otor is a sr otor is not otor's aggr less than s applicable lan is bein ceptances	a small busing regate nonconstants as a small busing regate nonconstants. See a small busing the boxes: and filed with of the plan we have the small busing regate nonconstants.	debtor as defir ness debtor as c ntingent liquida amount subject this petition.	to adjustment on	C. § 101(51D). ng debts owed to ins	ree years thereafter).
Statistical/Administrative Information ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt properthere will be no funds available for distributents.	erty is excluded and	administrative		es paid,		THIS SPA	ACE IS FOR COURT	FUSE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets Story S50,000 to S50,000 to S50,000 to S50,000 to S50,000 to S100,000 to	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50] 100,000,001 \$500	\$500,000,001 to \$1 billion	More than \$1 billion			

Case 10-93630-BHL-13 Doc 1 Filed 11/04/10 EOD 11/04/10 12:58:37 Pg 2 of 52

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): **Voluntary Petition** Sutherland, Jerry Lee Sutherland, Rhonda Gay (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Julie Ann O'Bryan November 4, 2010 Signature of Attorney for Debtor(s) (Date) Julie Ann O'Bryan Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jerry Lee Sutherland

Signature of Debtor Jerry Lee Sutherland

X /s/ Rhonda Gay Sutherland

Signature of Joint Debtor Rhonda Gay Sutherland

Telephone Number (If not represented by attorney)

November 4, 2010

Date

Signature of Attorney*

X /s/ Julie Ann O'Bryan

Signature of Attorney for Debtor(s)

Julie Ann O'Bryan

Printed Name of Attorney for Debtor(s)

O'BRYAN LAW OFFICES, P.S.C.

Firm Name

1717 Alliant Avenue Suite 17 Louisville, KY 40299

Address

Email: mail@obryanlawoffices.com

502.339.0222 Fax: 502.339.0046

Telephone Number

November 4, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Sutherland, Jerry Lee Sutherland, Rhonda Gay

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_	_	_	
7	۱	,	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Southern District of Indiana

In re	Jerry Lee Sutherland,		Case No.	
	Rhonda Gay Sutherland			
-		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	363,000.00		
B - Personal Property	Yes	4	55,759.84		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		419,375.98	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		144,167.33	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,512.17
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,260.76
Total Number of Sheets of ALL Schedu	ıles	22			
	To	otal Assets	418,759.84		
		J	Total Liabilities	563,543.31	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Southern District of Indiana

In re	Jerry Lee Sutherland,		Case No.	
	Rhonda Gay Sutherland			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	3,512.17
Average Expenses (from Schedule J, Line 18)	3,260.76
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,250.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		144,167.33
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		144,167.33

B6A (Official Form 6A) (12/07)

In re	Jerry Lee Sutherland,
	Rhonda Gay Sutherland

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3 bedroom, 2 bath foundation house and lot located at 1516 New Ford Road, Seymour, IN 47274-Main Residence	Fee Simple	J	168,000.00	133,288.28
Lot in Eagle Pointe Subdivision in Seymour, IN-vacant land (lien to First Financial/no equity)-debtors currently have this property listed for sale through realtor; to be surrendered to creditor in Ch 13; no equity	Fee Simple	J	75,000.00	0.00
2546 North US Highway 31, Seymour, IN 47274-Commercial Property with two (2) buildings on the property-paid \$134,000.00 in 2008 but real estate market in Seymour is depressed	Fee Simple	J	120,000.00	114,871.88

Sub-Total > **363,000.00** (Total of this page)

Total > **363,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Jerry Lee Sutherland,
	Rhonda Gay Sutherland

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	0.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	Checking Account with Jackson County Bank; Account # ending 5066	J	36.84
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Saving Account with Jackson County Bank; Account # ending 0297	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Couch, 2 chairs, 2 end tables, miscellaneous wall decor, dining room table and 4 chairs, miscellaneous wall decor, miscellaneous small appliances, stove, refrigerator, dishwasher, washer/dryer, microwave, 2 full beds, 1 queen bed, 4 dressers, 3 lamps, miscellaneous wall decor, metal cabinet, miscellaneous tools, 2 outdoor tables with 8 chairs, lawn mower, miscellaneous lawn tools, 2 tvs, 1 dvd player, computer and other miscellaneous household goods and furnishings		3,650.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Miscellaneous books, cds, dvds and collectibles-2 Thomas Kincade pictures	J	1,048.00
6.	Wearing apparel.	Clothing for two adults	J	500.00
7.	Furs and jewelry.	Wedding ring/wedding bands and other miscellaneous costume jewelry and sterling silver jewelry	J	2,150.00
8.	Firearms and sports, photographic, and other hobby equipment.	2 Bikes, 45 Caliber Semi-Automatic Sig Sauer, Winchester Model 94 30/30 lever action rifle, antique Coke machine, old coins, leaded glass window, antique flower stand, china cabinet, pie safe, clock, dresser	J	2,375.00
		(Tota)	Sub-Tota of this page)	al > 9,759.84

3 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jerry Lee Sutherland,
	Rhonda Gay Sutherland

Coso No	
Case No.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Name insurance company of each		Term Life Insurance with Jackson National Life Insurance Company-no cash value	J	0.00
	policy and itemize surrender or refund value of each.		Term Life Insurance with Jackson National Life Insurance Company-no cash value	J	0.00
			SIHO Term Life Insurance for both Debtors-no cash value	J	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA with Jackson County Bank; Account balance as of 8/31/2010	s H	5,000.00
	pane. Give paraeums.		IRA with Jackson County Bank; Account balance as of 8/31/2010	s W	5,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		50% ownership of Hoosier Door and Hardware (business closed in June 2010); assets including door inventory, hardware (\$22,000.00), accts receivable (\$600), less liabilities including First Financial Bank (\$136,000), busniess credit cards (\$30,000) accounts plus accounts payable \$60,000) net value of company is zero	J	0.00
			100% ownership of Sutherland Construction (closed in June 2010); assets were liquidated for \$35,000.00 and all funds were applied toward the corporate loans and taxes); no assets are left except for two desks, computer	J	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			

Sub-Total > (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

10,000.00

In re	Jerry Lee Sutherland,
	Rhonda Gay Sutherland

Case No.		

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	(Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22.	Patents, copyrights, and other intellectual property. Give particulars.	X				
23.	Licenses, franchises, and other general intangibles. Give particulars.	X				
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	16	66 Chevelle Station wagon with approximately 4,244 miles (no lien); has been on market for a ars with no buyer	y two	J	6,000.00
			08 Chrysler 300 with approximately 24000 mil ase vehicle) Surrendering	les	J	30,000.00
26.	Boats, motors, and accessories.	X				
			77	Г-4-1 -4	Sub-Tota this page)	al > 36,000.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Jerry Lee Sutherland,			
	Rhonda Gay Sutherland			

Case No.	
Case 110.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 55,759.84 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re	Jerry Lee Sutherland,
	Rhonda Gay Sutherland

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		if debtor claims a homestead exe 450. (Amount subject to adjustment on 4/1. with respect to cases commenced on	/13, and every three years thereaf
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 3 bedroom, 2 bath foundation house and lot located at 1516 New Ford Road, Seymour, IN 47274-Main Residence	Ind. Code § 34-55-10-2(c)(1)	34,711.72	168,000.00
Checking, Savings, or Other Financial Accounts, Checking Account with Jackson County Bank; Account # ending 5066	Certificates of Deposit Ind. Code § 6-8-11-19	300.00	36.84
Household Goods and Furnishings Couch, 2 chairs, 2 end tables, miscellaneous wall decor, dining room table and 4 chairs, miscellaneous wall decor, miscellaneous small appliances, stove, refrigerator, dishwasher, washer/dryer, microwave, 2 full beds, 1 queen bed, 4 dressers, 3 lamps, miscellaneous wall decor, metal cabinet, miscellaneous tools, 2 outdoor tables with 8 chairs, lawn mower, miscellaneous lawn tools, 2 tvs, 1 dvd player, computer and other miscellaneous household goods and furnishings	Ind. Code § 34-55-10-2(c)(2)	3,650.00	3,650.00
Books, Pictures and Other Art Objects; Collectible Miscellaneous books, cds, dvds and collectibles-2 Thomas Kincade pictures	es Ind. Code § 34-55-10-2(c)(2)	1,048.00	1,048.00
Wearing Apparel Clothing for two adults	Ind. Code § 34-55-10-2(c)(2)	500.00	500.00
Furs and Jewelry Wedding ring/wedding bands and other miscellaneous costume jewelry and sterling silver jewelry	Ind. Code § 34-55-10-2(c)(2)	2,150.00	2,150.00
Firearms and Sports, Photographic and Other Hol 2 Bikes, 45 Caliber Semi-Automatic Sig Sauer, Winchester Model 94 30/30 lever action rifle, antique Coke machine, old coins, leaded glass window, antique flower stand, china cabinet, pie safe, clock, dresser	bby Equipment Ind. Code § 34-55-10-2(c)(2)	2,375.00	2,375.00
Interests in IRA, ERISA, Keogh, or Other Pension IRA with Jackson County Bank; Account balance as of 8/31/2010	or Profit Sharing Plans Ind. Code § 34-55-10-2(c)(6)	5,000.00	5,000.00
IRA with Jackson County Bank; Account balance as of 8/31/2010	Ind. Code § 34-55-10-2(c)(6)	5,000.00	5,000.00

_____ continuation sheets attached to Schedule of Property Claimed as Exempt

Case 10-93630-BHL-13 Doc 1 Filed 11/04/10 EOD 11/04/10 12:58:37 Pg 12 of 52

B6C (Official Form 6C) (4/10) -- Cont.

In re	Jerry Lee Sutherland, Rhonda Gay Sutherland		Case No.	
-	SCHEDULE C	Debtors C - PROPERTY CLAIMED A (Continuation Sheet)	S EXEMPT	
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1966 Che approxim	iles, Trucks, Trailers, and Other Vehicles velle Station wagon with ately 164,244 miles (no lien); has been t for two years with no buyer	§ Ind. Code § 34-55-10-2(c)(2)	7,500.00	6,000.00

Total: 62,234.72 193,759.84 B6D (Official Form 6D) (12/07)

In re	Jerry Lee Sutherland,
	Rhonda Gay Sutherland

Case No.

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZHLZGEZ	LIQUID	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 7284			Mortgage	Т	A T E D			
Bloomfield Bank & Trust 316 West Tipton Street Seymour, IN 47274		J	2546 North US Highway 31, Seymour, IN 47274-Commercial Property with two (2) buildings on the property-paid \$134,000.00 in 2008 but real estate market in Seymour is depressed					
	┸		Value \$ 120,000.00				114,871.88	0.00
Account No. 20091701	4		Opened 4/20/09 Last Active 8/09/10					
Centra Credit Union Po Box 789 Columbus, IN 47202		J	2006 Ford Pickup/SCI (employer) will pay debt					
			Value \$ Unknown				25,481.00	Unknown
Account No. 5431			4/17/2008					
Chrysler Financial 5225 Crooks Rd Ste 140 Troy, MI 48098		J	Lease 2008 Chrysler 300 with approximately 24000 miles (lease vehicle) Surrendering					
			Value \$ 30,000.00				3,700.00	Unknown
Account No. 5679 First Financial Bank & Trust 202 East Tipton Street Seymour, IN 47274		J	security interest Lot in Eagle Pointe Subdivision in Seymour, IN-vacant land (lien to First Financial/no equity)-debtors currently have this property listed for sale through realtor; to be surrendered to creditor in Ch 13; no equity					
			Value \$ 75,000.00				142,034.82	0.00
continuation sheets attached			S (Total of th	ubto		- 1	286,087.70	0.00

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Jerry Lee Sutherland,		Case No	
	Rhonda Gay Sutherland			
_		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDATE	U T F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 6332			9/28/2006	T	E			
Indiana Bank & Trust 222 W 2nd Street Seymour, IN 47274		J	Second Mortgage 3 bedroom, 2 bath foundation house and lot located at 1516 New Ford Road, Seymour, IN 47274-Main Residence		<u> </u>			
			Value \$ 168,000.00	┝			77,992.28	0.00
Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701		J	First Mortgage 3 bedroom, 2 bath foundation house and lot located at 1516 New Ford Road, Seymour, IN 47274-Main Residence					
			Value \$ 168,000.00				55,296.00	0.00
			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Sheet of continuation sheets attac		l to	(Total of t	Subt			133,288.28	0.00
Schedule of Creditors Holding Secured Claims			(Report on Summary of So	Т	`ota	ıl	419,375.98	0.00

B6E (Official Form 6E) (4/10)

In re	Jerry	Le
	•	

e Sutherland, **Rhonda Gay Sutherland**

Cuse 1101

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

continuation sheets attached

another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 10-93630-BHL-13 Doc 1 Filed 11/04/10 EOD 11/04/10 12:58:37 Pg 16 of 52

B6F (Official Form 6F) (12/07)

In re	Jerry Lee Sutherland, Rhonda Gay Sutherland		Case No
		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT - NGEN	I D A	S P U T F	AMOUNT OF CLAIM
Account No. 0500 Air Louvers P O Box 287 Lyons, IL 60534		J	unpaid business debt with personal guarantee	Ť	TED		16.28
Account No. 1009 American Express P O Box 981535 El Paso, TX 79998-1535		J	unpaid business debt with personal guarantee				950.00
Account No. 1491 Bank Of America Po Box 17054 Wilmington, DE 19850		w	Opened 4/14/03 Last Active 8/27/10 CreditCard				2,973.00
Account No. 2294 Bank of America Business Card P O Box 53101 Phoenix, AZ 85072-3101		J	unpaid business debt with personal guarantee				12,000.00
	•	•	(Total of t	Subt			15,939.28

In re	Jerry Lee Sutherland,	Case No
	Rhonda Gay Sutherland	

Debtors

		_		_	_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBFOR	n ≤ n c	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	00z⊢_zgшz	NL I QU I DATE		AMOUNT OF CLAIM
Account No. 2195			unpaid business debt with personal guarantee	Ť	T E		
Bankcard Services P O Box 4499 Beaverton, OR 97076-4499		J			D		18,272.12
Account No. 6370			unpaid business debt with possible personal				
Boston Hinge 300 Oak Street Pembroke, MA 02359		J	guarantee; \$803.87				Unknown
Account No. HDHI			unpaid business debt with possible personal				
Cal Royal 6605 Flotilla Street Los Angeles, CA 90040		J	guarantee				Unknown
Account No. 2266			Opened 10/25/03 Last Active 8/20/10				
Capital One Po Box 85520 Richmond, VA 23285		Н	BusinessCreditCard				5,834.00
Account No. 1879			unpaid business debt with personal guarantee				0,004.00
Capital One Business Card P O Box 30285 Salt Lake City, UT 84130-0285		J					6,000.00
							0,000.00
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of th	ubt nis p			30,106.12

In re	Jerry Lee Sutherland,	Case No.
	Rhonda Gay Sutherland	

Debtors

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		SPUTED	AMOUNT OF CLAIM
Account No. 6152			unpaid business debt with personal guarantee	Т	E		
Chase Card Services P O Box 94014 Palatine, IL 60094-4014		J			D		7,814.00
Account No. 9909			unpaid business debt with personal guarantee		Г		
Chase Card Services P O Box 15298 Wilmington, DE 19850-5298		J					8,100.00
Account No. 6370	T	T	possible deficiency balance on 2008 Chrysler		Г		
Chrysler Financial P O Box 9001921 Louisville, KY 40290-1921		J	300-lease vehicle being surrendered in bankruptcy				Unknown
Account No. 7100		T	unpaid business debt with personal guarantee		T		
Citi Business Card P O Box 688915 Des Moines, IA 50368-8915		J					22,000.00
Account No. 6370	T	T	unpaid business debt with possible personal				
DAW 550 Industryy Road Louisville, KY 40208		J	guarantee; \$730.00				Unknown
Sheet no. 2 of 7 sheets attached to Schedule of		-			tota		37,914.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	37,514.00

In re	Jerry Lee Sutherland,	Case No.
	Rhonda Gay Sutherland	

Debtors

CREDITOR'S NAME,	CC	Hu	sband, Wife, Joint, or Community	00	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I	NLI QUI DATED	DISPUTED	AMOUNT OF CLAIM
Account No. 3968			Opened 10/05/06 Last Active 7/12/10	T	T E		
Discover Financial Services Po Box 15316 Wilmington, DE 19850		н	CreditCard		D		2,926.00
Account No. 9844			unpaid business debt with personal guarantee	Г			
Discover Platinum Card P O Box 3023 New Albany, OH 43054-3023		J					2,688.05
Account No. 6370	T		unpaid business debt with possible personal	T			
DKS Steel Door 2142 Tubeway Avenue Los Angeles, CA 90040		J	guarantee; \$5862.00	,			Unknown
Account No. 0299	T		unpaid business debt with possible personal	Т			
Dorma Dorma Drive, Drawer AC Reamstown, PA 17567-0411		J	guarantee; \$910.00				Unknown
Account No. 9095	T		unpaid business debt with possible personal	Г			
Fabco 108 East Schlomer Road Vincennes, IN 47591		J	guarantee; \$1700.00				Unknown
Sheet no. 3 of 7 sheets attached to Schedule of			S	Subt	ota	.1	5,614.05
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	e)	3,014.03

In re	Jerry Lee Sutherland,	Case No.
	Rhonda Gay Sutherland	

Debtors

CREDITOR'S NAME,	Ç	Нι	usband, Wife, Joint, or Community	Č	U	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	ISPUTED	AMOUNT OF CLAIM
Account No. 3339	l		unpaid business debt with personal guarantee	T	E		
First Financial Bank 202 East Tipton Street Seymour, IN 47274		J			D		23,500.00
Account No. 2706	l		Opened 2/17/09 Last Active 7/15/10				
Gembppbycr Po Box 981064 El Paso, TX 79998		Н	CreditCard				
	L						83.00
Account No. 9897			unpaid business debt with possible personal guarantee; \$126.23				
Hager 139 Victor Street Saint Louis, MO 63104		J					
					L		Unknown
Account No. 1559	l		Opened 3/27/96 Last Active 8/14/10				
Hsbc/Elder Beerman Po Box 15221 Wilmington, DE 19850		w	ChargeAccount				920.00
Account No.	\vdash	\vdash	possible claim; debtors believe they have no	\vdash	\vdash	H	
James and Brenda Vogle 1015 West Lake Hills Drive Columbus, IN 47202		J	personal liability for this business contingent liability	x	x	x	0.00
Sheet no. 4 of 7 sheets attached to Schedule of		_		Subt	tota	1	04 500 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	24,503.00

In re	Jerry Lee Sutherland,	Case No
	Rhonda Gay Sutherland	

Debtors

	16	11.	about Mile Islant or Occasion to		U	D	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 6370	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. unpaid business debt; but no personal	00ZH	OZ L L Q U L D A F E D	SPUTED	AMOUNT OF CLAIM
Account No. 6376	┨		quarantee		E D		
King Trucking & Excavation 9804 East County Road 800 N Seymour, IN 47274		J	3		х	х	Unknown
Account No. 7852	-		Opened 8/29/90 Last Active 8/18/10				Olikilowii
Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		J	CreditCard				
	L						1,680.00
Account No. 8683 Lowe's Business Card P O Box 530970 Atlanta, GA 30353-0970	-	J	unpaid business debt with personal guarantee				3,551.88
Account No. 0320	T		Opened 12/01/92 Last Active 8/17/10				
Macys 9111 Duke Blvd Mason, OH 45040		w	ChargeAccount				1,482.00
Account No. HDH	f		unpaid business debt with possible personal	Н			, , , , ,
Mesker Door 3440 Stanwood Blvd Huntsville, AL 35811-9021		J	guarantee				Unknown
Sheet no5 _ of _7 _ sheets attached to Schedule of			S	ubt	ota	.1	6,713.88
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis į	pag	e)	0,713.00

In re	Jerry Lee Sutherland,	Case No
	Rhonda Gay Sutherland	

Debtors

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	U N L S S S S S S S S S S S S S S S S S S		AMOUNT OF CLAIM
Account No. 0381			unpaid business debt with possible personal	T	T E		
Mohawk Doors 980 Point Township Dive Northumberland, PA 17857		J	guarantee; \$10276.00		D		Unknown
Account No. 6370			unpaid business debt with possible personal				
Ohio Valley Door P O Box 84 New Albany, IN 47151-0084		J	guarantee; \$952.00				Unknown
Account No. 0735		t	unpaid business debt with possible personal		T		
Pemko P O Box 54918 Los Angeles, CA 90054		J	guarantee				Unknown
Account No. 2279			unpaid business debt with possible personal				
Reese Enterprises, Inc. P O Box 459 Rosemount, MN 55068-0459		J	guarantee; \$522.05				Unknown
Account No. 3930			unpaid business debt with possible personal				
Republic Doors 155 Republic Drive Mc Kenzie, TN 38201		J	guarantee				Unknown
Sheet no. 6 of 7 sheets attached to Schedule of				Subt			0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis :	pag	e)	l

In re	Jerry Lee Sutherland,	Case No.
	Rhonda Gay Sutherland	

Debtors

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	024-20ш2	NLI QUI DAT		AMOUNT OF CLAIM
Account No. 0577			unpaid business debt with possible personal	Ť	T E D		
Schiller Hardware 11525 Blankenbaker Access Drive Louisville, KY 40299		J	guarantee; \$390.00		D		Unknown
Account No. 6174	╁	-	Opened 7/01/75 Last Active 8/17/10	Н	\vdash	-	
Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117		J	CreditCard				
							1,377.00
Account No. 6370 TAB Industries 4032 Grant Street Reading, PA 19606		J	unpaid business debt with personal guarantee; \$955.00		x	х	
							Unknown
Account No. 1940 Wells Fargo Business Line P O Box 6426 Carol Stream, IL 60197-6426		J	unpaid business debt with personal guarantee			x	22,000.00
Account No. OD00 Willis Klein 1860 Arlington Louisville, KY 40206		J	unpaid business debt with possible personal guarantee			x	
	L					L	Unknown
Sheet no7 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)				23,377.00		
			(Report on Summary of Sc		ota lule		144,167.33

B6G (Official Form 6G) (12/07)

n	re

Jerry Lee Sutherland, Rhonda Gay Sutherland

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Chrysler Financial P O Box 9001921 Louisville, KY 40290-1921 2008 Chrysler 300; vehicle lease-Surrendering vehicle

Case 10-93630-BHL-13 Doc 1 Filed 11/04/10 EOD 11/04/10 12:58:37 Pg 25 of 52

B6H (Official Form 6H) (12/07)

In re	Jerry Lee Sutherland,
	Rhonda Gay Sutherland

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re	Jerry Lee Sutherland Rhonda Gay Sutherland		Case No.	
		Debtor(s)	_	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	S OF DEBTOR ANI	O SPOUSE		
Married	RELATIONSHIP(S): None.	AGE((S):		
Employment:	DEBTOR		SPOUSE		
1 0	stimator	Office Man			
	CI Enterprises, LLC	SCI Enterp			
* *	months	3 months			
	516 New Ford Road	1516 New	Ford Road		
1 3	eymour, IN 47274	Seymour, I			
	ojected monthly income at time case filed)	,	DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)		\$ 1,083.33	\$	3,250.00
2. Estimate monthly overtime		:	\$ 0.00	\$	0.00
3. SUBTOTAL			\$ 1,083.33	\$	3,250.00
4. LESS PAYROLL DEDUCTIONS		_			
a. Payroll taxes and social securi	tv		\$ 137.58	•	683.58
b. Insurance	ıy	,	\$ 0.00	Ψ —	0.00
c. Union dues		,	\$ 0.00	ф •	0.00
d. Other (Specify):			\$ 0.00	\$ <u> </u>	0.00
u. Other (Speerly).			\$ 0.00	\$ 	0.00
			φ	Ψ	0.00
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS	:	\$ 137.58	\$	683.58
6. TOTAL NET MONTHLY TAKE H	OME PAY	:	\$ 945.75	\$	2,566.42
7. Regular income from operation of b	usiness or profession or farm (Attach detailed sta	atement)	\$ 0.00	\$	0.00
8. Income from real property			\$ 0.00	\$	0.00
9. Interest and dividends		9	\$ 0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's u	se or that of	\$ 0.00	\$	0.00
11. Social security or government assist	stance		*	Φ.	
(Specify):			\$ 0.00	\$	0.00
10.5			\$ 0.00	\$	0.00
12. Pension or retirement income			\$	\$	0.00
13. Other monthly income			Φ 0.00	Φ.	2.22
(Specify):			\$ 0.00	\$	0.00
			\$ 0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13	:	\$ 0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	:	\$ 945.75	\$	2,566.42
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from lin	ne 15)	\$	3,512.	.17

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re	Jerry Lee Sutherland Rhonda Gay Sutherland		Case No.	
		Debtor(s)		

${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from filcome anowed on Form 22A of 22	.C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	974.76
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	50.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	65.00
4. Food	\$	500.00
5. Clothing	\$	125.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	90.00
10. Charitable contributions	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	75.00
b. Life	\$	100.00
c. Health	\$	0.00
d. Auto	\$	166.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	-	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
1 Out Oned months are	\$	250.00
b. Other znd mortgage c. Other	\$ 	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17 Other miscollanous expenses	\$	65.00
Other cormintenance	\$	45.00
Other <u>car maintenance</u>	Φ	43.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,260.76
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,512.17
b. Average monthly expenses from Line 18 above	\$	3,260.76
c. Monthly net income (a. minus b.)	\$	251.41

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Southern District of Indiana

In re	Jerry Lee Sutherland Rhonda Gay Sutherland		Case No.	
	•	Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting o sheets, and that they are true and correct to the best of my knowledge, information, and belief.			24
Date	November 4, 2010	Signature	/s/ Jerry Lee Sutherland Jerry Lee Sutherland Debtor	
Date	November 4, 2010	Signature	/s/ Rhonda Gay Sutherland Rhonda Gay Sutherland Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Southern District of Indiana

In re	Jerry Lee Sutherland Rhonda Gay Sutherland			
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$96,839.00	SOURCE 2009 Individual Tax Returns
\$-60,949.00	2009 Business Tax Returns-Sutherland Construction-business operated at loss
\$-8,312.00	2009 Business Tax Returns-Hoosier Door & Hardware, Incbusiness operated at loss
\$0.00	2009 Tax Return-Partnership in School Boyz Leasing, LLC-no income
\$120,191.00	2008 Individual Tax Returns
\$-73,545.00	2008 Business Tax Returns-Sutherland Construction-business operated at loss
\$-908.00	2008 Business Tax Returns-Hoosier Door & Hardware, Incbusiness operated at loss

AMOUNT SOURCE

\$0.00 2008 Tax Return-Partnership in School Boyz Leasing, LLC-no income

\$18,600.00 2010 income from rental ytd as of 8/31/2010

\$0.00 2010 income from employment-debtor as of 10/31/2010

\$0.00 2010 income from employment-spouse ytd as of 10/31/2010

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

O'Bryan Law Offices 1717 Alliant Ave. Suite 17 Louisville, KY 40299

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2000.00 paid. \$274.00 was applied to the filing fees. \$40.00 was applied to the credit report. The remaining \$1686.00 was applied to the attorney fees.

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR **Rodney Willman** 1558 West Dalton Court Seymour, IN 47274 50/50 Partner

DESCRIBE PROPERTY TRANSFERRED DATE AND VALUE RECEIVED August 2010

50 % ownership of an LLC called School Boyz Leasing which owned a Commercial Property located at 415 South Walnut Street, Seymour, IN 47274 worth approximately \$500,000.00 according to the bank; received no money for the transfer but was released from the personal liability on the bank note secured by the building with a loan balance of \$435,000.00. Mr. Willman also assumed the tax liability of the commercial property for the last

Tom Gray Highway 50 Seymour, IN 47274 none

July 2010 1955 Chevy (non running vehicle that needed renovation); received \$10,000.00 and invested money in retirement accounts

Manns Harley Davidson Edinburg, IN none

May 2010 2002 Harley Davidson Fatboy; received \$9500.00;

used it to pay bills

Chadd Sutherland 2702 Falcon Court Seymour, IN 47274 2009 1941 Chevy pickup worth nothing because it

didnt run and had not been restored

son

Chadd Sutherland June 2010 sold assets of Sutherland Construction solely

2702 Falcon Court owned by debtors for \$35,000; paid \$26,000 to Seymour, IN 47274 First Financial f/k/a Irwin Union; other proceeds went to pay corporate loans and payables;

Poynter Chevrolet Summer 2010 In an effort to liquidate business assets and property closed down Sutherland Construction, none debtor sold a truck owned by his solely owned

corporation to Paynter Chevrolet

Trailor Sales Sold a corporate asset owned by Sutherland Construction; goose neck 26 foot trailer and Austin, IN received \$5000.0; used proceeds to pay

corporate debt

5

NAME AND ADDRESS OF TRANSFEREE.

DESCRIBE PROPERTY TRANSFERRED RELATIONSHIP TO DEBTOR **DATE** AND VALUE RECEIVED

Church of Nizarene Summer 2010 Sold a corporate asset (trailer) and received

\$2,000.00 and received \$2,000.00; used

proceeds to pay bills

Summer 2010 sold 20 year old motorcycle trailer for \$400.00 unknown

and used money to pay bills

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST DEVICE

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

none

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

TE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

6

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME **Hoosier Door &** 6370

Hardware

Sutherland Construction Company, Inc.

ADDRESS (ITIN)/ COMPLETE EIN 2546 US Highway 31

Seymour, IN 47274

2546 North US Highway 31 Sevmour, IN 47274

NATURE OF BUSINESS

Hardware Store (jointly owned partnership)

Construction February 28, Company-jointly owned

1998-June 11, 2010

BEGINNING AND

January 1, 2003-

ENDING DATES

June 11, 2010

7

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

NAME ADDRESS

35-2041822

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

8

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

^e If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	November 4, 2010	Signature	/s/ Jerry Lee Sutherland
		-	Jerry Lee Sutherland
			Debtor
Date	November 4, 2010	Signature	/s/ Rhonda Gay Sutherland
		C	Rhonda Gay Sutherland
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court Southern District of Indiana

In re	Jerry Lee Sutherland Rhonda Gay Sutherland		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR DE	EBTOR(S)
c	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rompensation paid to me within one year before the field rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankrupto	cy, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$ <u></u>	3,500.00
	Prior to the filing of this statement I have received			1,686.00
	Balance Due			1,814.00
	274.00 of the filing fee has been paid and \$40.0 ees.	00 was applied to the credit repo	ort. The remaining \$16	886.00 was applied to the attorney
3. Т	he source of the compensation paid to me was: Debtor Other (specify):			
4. Т	the source of compensation to be paid to me is: Debtor Other (specify):			
5.	I have not agreed to share the above-disclosed con	npensation with any other persor	n unless they are mem	bers and associates of my law firm.
[I have agreed to share the above-disclosed compen- copy of the agreement, together with a list of the n			
6. I	n return for the above-disclosed fee, I have agreed to	render legal service for all aspec	ets of the bankruptcy of	ease, including:
b	Preparation and filing of any petition, schedules, st. Representation of the debtor at the meeting of credit [Other provisions as needed] Conferences with the client, creditors, agreements and attendence at the 341	itors and confirmation hearing, a court clerks or judges; Pre	and any adjourned hea	-
7. E	y agreement with the debtor(s), the above-disclosed f Representation of the debtors in any n motions to dismiss brought by the Uni agreements, motions to avoid judicial a creditor for relief from stay or any otl services performed by counsel after or Trustee.	ondischargeability actions, ited States Trustee, prepara lien or any other liens, mot her adversary proceeding fi	, evidentiary hearin nation and filing of ι ions to redeem, re iled against the de	Insecured reaffirmation presentation in any action by btor. In Chapter 13 cases, all
		CERTIFICATION		
	certify that the foregoing is a complete statement of a inkruptcy proceeding.	iny agreement or arrangement for	r payment to me for re	epresentation of the debtor(s) in
Dated	November 3, 2010	/s/ Julie Ann O'B	Bryan	
		Julie Ann O'Brya O'BRYAN LAW (1717 Alliant Ave Louisville, KY 40 502.339.0222 Fa mail@obryanlaw	an DFFICES, P.S.C. nue Suite 17 D299 ax: 502.339.0046	

United States Bankruptcy Court Southern District of Indiana

In re	Jerry Lee Sutherland Rhonda Gay Sutherland		Case No.		
		Debtor(s)	Chapter	13	

RIGHTS AND RESPONSIBILITIES OF CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

It is important for debtors who file a bankruptcy case under Chapter 13 to understand their rights and responsibilities. It is also important that debtors know what their attorney's responsibilities are and understand the importance of communicating with their attorney to make the case successful. Debtors should also know that they may expect certain services to be performed by their attorney. In order to assure that debtors and attorneys understand their rights and responsibilities in the bankruptcy process, the following guidelines provided by the Court are hereby agreed to by the debtors and their attorney.

BEFORE THE CASE IS FILED

The debtor agrees to:

- 1. Provide the attorney with complete, accurate and current financial information.
- 2. Discuss with the attorney the debtor's objectives in filing the case.
- 3. Disclose any previous bankruptcies filed in the previous 8 years.
- 4. Unless excused under 11 U.S.C. § 109(h), receive a briefing from an approved nonprofit budget and credit counseling agency and provide the attorney with a copy of the certificate from the agency showing such attendance, as well as a copy of the debt repayment plan, if any, developed through the agency.
 - 5. Disclose to the attorney any and all domestic support obligations.

The attorney agrees to:

- 1. Meet with the debtor to review the debtor's debts, assets, liabilities, income and expenses.
- 2. Counsel the debtor regarding the advisability of filing either a Chapter 7 or Chapter 13 case, provide debtor with the notice required under 11 U.S.C. § 342(b) if applicable, discuss both procedures with the debtor and answer the debtor's questions.
- 3. Explain what payments will be made to creditors directly by the debtor and what payments will be made through the Chapter 13 plan, with particular attention to mortgage and vehicle loan payments, any other debts that accrue interest, domestic support obligations and leases.
- 4. Explain to the debtor how, when and where to make payments, pursuant to the plan, to the Chapter 13 trustee and of the necessity to include the debtor's case number, name and current address on each payment item.
- 5. Explain to the debtor how the attorney and trustee's fees are paid and provide an executed copy of this document to the debtor.
- 6. Explain to the debtor that the first payment due under Chapter 13 must be made to the trustee within 30 days of filing of the bankruptcy petition.
- 7. Advise the debtor of the requirement to attend the Section 341 Meeting of Creditors and instruct the debtor as to the date, time and place of the meeting and of the necessity to bring both picture identification and proof of the debtor's social security number to the meeting.
- 8. Advise the debtor of the necessity of maintaining liability, collision and comprehensive insurance on leased vehicles or those securing loans, and of the obligation to bring copies of the declaration page(s) documenting such insurance to the Meeting of Creditors.
- 9. Advise debtors engaged in business of the necessity to maintain liability insurance, workers compensation insurance, if required, and any other insurance coverage required by law.

Case Name: Jerry Lee Sutherland Rhonda Gay Sutherland

Case No.

10. Timely prepare and file the debtor's petition, plan, statements, schedules, and any other papers or documents required under the Bankruptcy Code.

AFTER THE CASE IS FILED

The debtor agrees to:

- 1. Timely make all required payments to the Chapter 13 trustee that first become due 30 days after the case is filed. Also, if required, turn over any tax refunds, personal injury settlement proceeds or any other property as requested by the trustee.
- 2. Timely make all post-petition payments due to mortgage lenders, holders of domestic support obligations, lessors, and any other creditor that debtor agreed or is obligated to pay directly.
 - 3. Cooperate with the attorney in the preparation of all pleadings and attend all hearings as required.
- 4. Keep the trustee, attorney, and Court informed of any changes to the debtor's address and telephone number.
 - 5. Prepare and file any and all federal, state and local tax returns within 30 days of filing the petition.
- 6. Inform the attorney of any wage garnishments or attachments of assets which occur or continue to occur after the filing of the case.
- 7. Contact the attorney promptly with any information regarding changes in employment, increases or decreases in income or other financial problems or changes.
- 8. Contact the attorney promptly if the debtor acquires any property after the petition is filed. Such property might include, but is not limited to, personal injury proceeds, inheritances, lottery winnings, etc.
 - 9. Inform the attorney if the debtor is sued during the case.
- 10. Inform the attorney if any tax refunds to which the debtors are entitled are seized or not returned to the debtor by the IRS, the Indiana Department of Revenue or any other taxing authority.
- 11. Contact the attorney to determine whether court approval is required before buying, refinancing or selling real property or before entering into any long-term loan agreement.
 - 12. Pay any filing fees and courts costs directly to the attorney.
- 13. If the requirements of 11 U.S.C. § 109(h) were waived by the Court when the case was first filed, receive a briefing from an approved nonprofit budget and credit counseling agency within 30 days of the case being filed (unless the Court, for cause, extends such time) and provide counsel with the certificate from the agency stating that the debtor attended such briefing.
- 14. Unless such attendance is excused under 11 U.S.C. § 1328(f), complete an instructional course concerning personal financial management and shall promptly submit to the debtor's attorney a signed and completed Certification of Completion of Instruction Course Concerning Personal Financial Management.
 - 15. Cooperate fully with any audit conducted pursuant to 28 U.S.C. § 586(a).
- 16. After all plan payments have been made, and if the debtor is eligible for a discharge, timely provide counsel with the information needed to complete any documents required by the Court before a discharge will be entered.

The attorney agrees to provide the following legal services:

- 1. Appear at the Section 341 Meeting of Creditors with the debtor.
- 2. Respond to objections to plan confirmation and, where necessary, prepare an amended plan.
- 3. Timely submit properly documented profit and loss statements, tax returns and proof of income when requested by the trustee.
 - 4. Prepare, file and serve necessary modifications to the plan.
- 5. Prepare, file and serve necessary amended statements and schedules, in accordance with information provided by the debtor.

Case Name: Jerry Lee Sutherland Rhonda Gay Sutherland

Case No.

- 6. Prepare, file and serve necessary motions to buy, sell or refinance property when appropriate.
- 7. Object to improper or invalid claims, if necessary, based upon documentation provided by the debtor or trustee.
 - 8. Represent the debtor in motions for relief from stay and motions to dismiss and/or convert.
 - 9. Where appropriate, prepare, file, serve and notice motions to avoid liens on real or personal property.
 - 10. Be available to respond to debtor's questions throughout the life of the plan.
- 11. Negotiate with any creditor holding a claim against the debtor that is potentially nondischargeable to determine if the matter can be resolved prior to litigation. Discuss with debtor the cost and advisability of litigating the dischargeability of the claim. The attorney is not required, however, to represent the debtor in any adversary proceeding to determine the nondischargeability of any debt pursuant to these Rights and Responsibilities.
 - 12. Represent the debtor with respect to any audit conducted pursuant to 28 U.S.C. § 586(a).
- 13. After all plan payments have been made, and if the debtor is eligible for a discharge, prepare, file and serve any documents required by the Court before a discharge will be entered.

The total fee charged in this case is \$ **3,500.00** . If this fee later proves to be insufficient to compensate the attorney for the legal services rendered in the case, the attorney has the right to apply to the court for any additional attorney fees. Fees shall be paid through the plan unless otherwise ordered. The attorney may not receive additional fees directly from the debtor other than the initial retainer. If an attorney has elected to be compensated pursuant to these guidelines, but the case is dismissed or converted prior to confirmation of the plan, absent contrary order, the trustee shall pay to the attorney, to the extent funds are available, an administrative claim equal to 50% of the unpaid fee balance if a properly documented fee claim (for the entire fee balance) has been filed by the attorney and served upon the trustee.

If the debtor disputes the legal services provided or the fees charged by the attorney, an objection must be filed with the Court.

Dated:	November 4, 2010	/s/ Jerry Lee Sutherland	
		Jerry Lee Sutherland	
		Debtor	
Dated:	November 4, 2010	/s/ Rhonda Gay Sutherland	
		Rhonda Gay Sutherland	
		Debtor	
Dated:	November 4, 2010	/s/ Julie Ann O'Bryan	
		Julie Ann O'Bryan	
		Attorney for Debtor(s)	

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF INDIANA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Southern District of Indiana

	Jerry Lee Sutherland Rhonda Gay Sutherland		Case No.	
_		Debtor(s)	Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Jerry Lee Sutherland Rhonda Gay Sutherland	X /s/ Jerry Lee Sutherland	November 4, 2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	χ /s/ Rhonda Gay Sutherland	November 4, 2010
<u>-</u>	Signature of Joint Debtor (if a	ny) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Southern District of Indiana

		C N	
In re Rhonda Gay Sutherland		Case No.	
	Debtor(s)	Chapter	13
VERI	FICATION OF CREDITOI	R MATRIX	
he above-named Debtors hereby verify th	at the attached list of creditors is true and	correct to the best of	of their knowledge.
he above-named Debtors hereby verify the Date: November 4, 2010	at the attached list of creditors is true and /s/ Jerry Lee Sutherland	correct to the best of	of their knowledge.
		correct to the best of	of their knowledge.
	/s/ Jerry Lee Sutherland	correct to the best of	of their knowledge.
	/s/ Jerry Lee Sutherland Jerry Lee Sutherland	correct to the best	of their knowledge.

Signature of Debtor

AIR LOUVERS P O BOX 287 LYONS, IL 60534

AMERICAN EXPRESS P O BOX 981535 EL PASO, TX 79998-1535

BANK OF AMERICA PO BOX 17054 WILMINGTON, DE 19850

BANK OF AMERICA BUSINESS CARD P O BOX 53101 PHOENIX, AZ 85072-3101

BANKCARD SERVICES P O BOX 4499 BEAVERTON, OR 97076-4499

BLOOMFIELD BANK & TRUST 316 WEST TIPTON STREET SEYMOUR, IN 47274

BOSTON HINGE 300 OAK STREET PEMBROKE, MA 02359 CAL ROYAL 6605 FLOTILLA STREET LOS ANGELES, CA 90040

CAPITAL ONE PO BOX 85520 RICHMOND, VA 23285

CAPITAL ONE BUSINESS CARD P O BOX 30285 SALT LAKE CITY, UT 84130-0285

CENTRA CREDIT UNION PO BOX 789 COLUMBUS, IN 47202

CHASE CARD SERVICES P O BOX 94014 PALATINE, IL 60094-4014

CHASE CARD SERVICES P O BOX 15298 WILMINGTON, DE 19850-5298

CHRYSLER FINANCIAL P O BOX 9001921 LOUISVILLE, KY 40290-1921 CHRYSLER FINANCIAL 5225 CROOKS RD STE 140 TROY, MI 48098

CITI BUSINESS CARD P O BOX 688915 DES MOINES, IA 50368-8915

DAW 550 INDUSTRYY ROAD LOUISVILLE, KY 40208

DISCOVER FINANCIAL SERVICES PO BOX 15316 WILMINGTON, DE 19850

DISCOVER PLATINUM CARD P O BOX 3023 NEW ALBANY, OH 43054-3023

DKS STEEL DOOR 2142 TUBEWAY AVENUE LOS ANGELES, CA 90040

DORMA DRIVE, DRAWER AC REAMSTOWN, PA 17567-0411

FABCO 108 EAST SCHLOMER ROAD VINCENNES, IN 47591

FIRST FINANCIAL BANK 202 EAST TIPTON STREET SEYMOUR, IN 47274

FIRST FINANCIAL BANK & TRUST 202 EAST TIPTON STREET SEYMOUR, IN 47274

GEMBPPBYCR PO BOX 981064 EL PASO, TX 79998

HAGER
139 VICTOR STREET
SAINT LOUIS, MO 63104

HSBC/ELDER BEERMAN PO BOX 15221 WILMINGTON, DE 19850

INDIANA BANK & TRUST 222 W 2ND STREET SEYMOUR, IN 47274

JAMES AND BRENDA VOGLE 1015 WEST LAKE HILLS DRIVE COLUMBUS, IN 47202

KENNETH LAYTON 308 WEST SECOND STREET P.O. BOX 647 SEYMOUR, IN 47274

KING TRUCKING & EXCAVATION 9804 EAST COUNTY ROAD 800 N SEYMOUR, IN 47274

KOHLS/CHASE N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI 53051

LOWE'S BUSINESS CARD P O BOX 530970 ATLANTA, GA 30353-0970

MACYS 9111 DUKE BLVD MASON, OH 45040

MESKER DOOR 3440 STANWOOD BLVD HUNTSVILLE, AL 35811-9021 MOHAWK DOORS 980 POINT TOWNSHIP DIVE NORTHUMBERLAND, PA 17857

OHIO VALLEY DOOR P O BOX 84 NEW ALBANY, IN 47151-0084

PEMKO
P O BOX 54918
LOS ANGELES, CA 90054

REESE ENTERPRISES, INC. P O BOX 459 ROSEMOUNT, MN 55068-0459

REPUBLIC DOORS 155 REPUBLIC DRIVE MC KENZIE, TN 38201

SCHILLER HARDWARE 11525 BLANKENBAKER ACCESS DRIVE LOUISVILLE, KY 40299

SEARS/CBSD PO BOX 6189 SIOUX FALLS, SD 57117 TAB INDUSTRIES
4032 GRANT STREET
READING, PA 19606

WELLS FARGO BUSINESS LINE P O BOX 6426 CAROL STREAM, IL 60197-6426

WELLS FARGO HOME MORTGAGE 8480 STAGECOACH CIR FREDERICK, MD 21701

WILLIS KLEIN 1860 ARLINGTON LOUISVILLE, KY 40206